

In re:
Edith M. Chew
Debtor

Case No. 20-12591-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 16, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db	+ Edith M. Chew, 206 Gulph Creek Road, Wayne, PA 19087-4502

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing cwohrlab@raslg.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Newrez LLC cwohrlab@raslg.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
DAVID A. SCHOLL	on behalf of Debtor Edith M. Chew judgescholl@gmail.com
DAVID A. SCHOLL	on behalf of Plaintiff Edith M. Chew judgescholl@gmail.com
JEROME B. BLANK	on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing paeb@fedphe.com

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REBECCA ANN SOLARZ

on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com

REBECCA K. MCDOWELL

on behalf of Creditor SANTANDER BANK N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

Analysis Date: June 10, 2020

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	0.00	6,866.81
Jul 2020	748.01	1,842.04	Hazard	(1,094.03)	5,772.78
Aug 2020	748.01	5,024.77	School Tax	(5,370.79)	1,496.02
Sep 2020	748.01			(4,622.78)	2,244.03
Oct 2020	748.01			(3,874.77)	2,992.04
Nov 2020	748.01			(3,126.76)	3,740.05
Dec 2020	748.01			(2,378.75)	4,488.06
Jan 2021	748.01			(1,630.74)	5,236.07
Feb 2021	748.01			(882.73)	5,984.08
Mar 2021	748.01	942.15	Town Tax	(1,076.87)	5,789.94
Apr 2021	748.01	1,167.17	County Tax	(1,496.03)	5,370.78
May 2021	748.01			(748.02)	6,118.79
Jun 2021	748.01			(0.01)	6,866.80
	\$8,976.12	\$8,976.13			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (0.00). Your starting balance (escrow balance required) according to this analysis should be \$6,866.81. This means you have a shortage of 6,866.81.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 8,976.13. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$748.01
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$748.01

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

APPENDIX



Detach Here

 **Shellpoint**
Mortgage Servicing
Shellpoint Mortgage Servicing
PO Box 10826

Greenville, SC 29603 0826
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED]
Full Shortage Amount: \$6,866.81
Payment Amount: \$ _____

Your escrow shortage has been spread over 0 months, resulting in an additional increase in your monthly payment in the amount of 0.00.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.ShellpointMtg.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

